

DEFAULT O/E JAD

IN THE UNITED STATES BANKRUPTCY COURT
FOR THE WESTERN DISTRICT OF PENNSYLVANIA

IN RE:)	Bankruptcy No. 12-23374-JAD
)	
Manson Seto and Kristin K. Seto,)	Chapter No. 13
Debtors,)	
)	Related To Doc. No. 121
Manson Seto, and Kristin K. Seto)	
Movants,)	
)	
vs.)	
)	
NO RESPONDENT.)	

ORDER

AND NOW, this 24th day of April, 2017, upon review of the motion filed by counsel, IT IS HEREBY ORDERED that the Co-Debtor, Kristin K. Seto, is GRANTED an Exemption from the Financial Management Course, and it is further ORDERED, that, assuming Co-Debtor, Kristin K. Seto, would be otherwise eligible for a discharge, and upon the filing of Co-Debtor's certification of discharge eligibility, Kristin K. Seto, shall be granted a discharge pursuant to 11 U.S.C. § 1328.



JEFFERY A. DELLER
CHIEF UNITED STATES BANKRUPTCY JUDGE

CASE ADMINISTRATOR SHALL SERVE:
All Creditors and Parties in Interest

FILED
4/24/17 12:01 pm
CLERK
U.S. BANKRUPTCY
COURT - WDPA

Imaged Certificate of Notice Page 2 of 4

United States Bankruptcy Court
Western District of PennsylvaniaIn re:
Manson W. Seto
Kristin K Seto
DebtorsCase No. 12-23374-JAD
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-2

User: culy
Form ID: pdf900Page 1 of 3
Total Noticed: 63

Date Rcvd: Apr 24, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on
Apr 26, 2017.

db/jdb
cr +Manson W. Seto, Kristin K Seto, 721 Woodbridge Drive, Oakdale, PA 15071-9701
+Equitable Gas Bankruptcy Department, Attn: Judy Gawlowski, 225 North Shore Drive 2nd Floor,
Pittsburgh, PA 15212-5860

cr +Nationstar Mortgage, LLC, Stern & Eisenberg, 261 Old York Road, Suite 410, The Pavilion,
Jenkintown, PA 19046-3706

intp +NiSource Corporate Services, Attn: Payroll Dept., 801 E. 86th Avenue,
Merriville, IN 46410-6272

intp +ThermoFisher Scientific, Attention: Payroll Dept., 300 Industry Drive,
Pittsburgh, PA 15275-1001

13422188 +AES/PHEAA, PO BOX 8147, HARRISBURG PA 17105-8147

13423748 ++AMERICREDIT FINANCIAL SERVICES DBA GM FINANCIAL, PO BOX 183853, ARLINGTON TX 76096-3853
(address filed with court: Americredit Financial Services, Inc., PO Box 183853,
Arlington TX 76096)

13414005 +Aes/keystone Best, 1200 N. 7th Street 4th Flooret, Harrisburg, PA 17102-1419

13414006 +Aes/m&t Elt - Pheaa, Pob 2461, Harrisburg, PA 17105-2461

13414007 +Aes/pheaa, 1200 N. 7th Street 4th Floor, Harrisburg, PA 17102-1419

13414008 +Aes/pheaa-keycon, 1200 N 7th Street, Harrisburg, PA 17102-1419

13414009 ++BANK OF AMERICA, PO BOX 982238, EL PASO TX 79998-2238
(address filed with court: Bank Of America, Po Box 982238, El Paso, TX 79998)

13414010 +Bank Of America, N.a., 450 American St, Simi Valley, CA 93065-6285

13414012 ++CAPITAL ONE, PO BOX 30285, SALT LAKE CITY UT 84130-0285
(address filed with court: Cap One, Po Box 85520, Richmond, VA 23285)

13492421 +CAPITAL ONE BANK (USA), N.A., PO Box 12907, Norfolk VA 23541-0907

13414014 +Chase, Po Box 15298, Wilmington, DE 19850-5298

13414013 +Chase, 1 Chase Sq, Rochester, NY 14643-0002

13429572 +Chase Home Finance LLC, 2901 Kinwest Parkway, Irving, TX 75063-5815

13508023 +ECMC, P.O. Box 16408, St. Paul, MN 55116-0408

13414017 +First Usa Bank N A, 1001 Jefferson Plaza, Wilmington, DE 19801-1493

13414022 +Gm Financial, Po Box 181145, Arlington, TX 76096-1145

13414023 +Keystone Rewards, 1200 N 7th St, Harrisburg, PA 17102-1419

14293408 +LSF9 Master Participation Trust, Manley Deas Kochalski LLC, P.O. Box 165028,
Columbus, OH 43216-5028

13673788 ++NATIONSTAR MORTGAGE LLC, PO BOX 619096, DALLAS TX 75261-9096
(address filed with court: Nationstar Mortgage, LLC, 350 Highland Drive,
Lewisville, TX 75067)

13414026 +National City Bank, Po Box94982 Attcredit Bur Disp, Cleveland, OH 44101-4982

13414027 +Nco Fin/55, Po Box 13570, Philadelphia, PA 19101

13414028 +Ocwen Loan Servicing L, 12650 Ingenuity Dr, Orlando, FL 32826-2703

13414029 +Portfolio Recvry&affil, 287 Independence, Virginia Beach, VA 23462-2962

13857527 +Richard C. Maider, Esq., D M & G, LLP, 8 Thurlow Terrace, Albany, New York 12203-1006

13857526 +Santander Consumer, P.O. Box 961245, Fort Worth, TX 76161-0244

13932753 +Santander Consumer USA, P.O. Box 560284, Dallas, TX 75356-0284

13857525 +Santander Consumer USA, Inc., Attention Bankruptcy Department, P.O. Box 560284,
Dallas, TX 75356-0284

13414033 +Sears/cbna, Po Box 6282, Sioux Falls, SD 57117-6282

13429571 +South Fayette School District, 3680 Old Oakdale Road, McDonald, PA 15057-3544

13467287 +South Fayette School District, c/o Goehring, Rutter & Boehm, 437 Grant Street, 14th Floor,
Pittsburgh, PA 15219-6101

13414034 +Taylor Bean, 1417 North Magnoli, Ocala, FL 34475-9078

13414035 +University Of Pittsbu, 127 Thackeray Hall, Pittsburgh, PA 15213-2519

13414036 +Unvl/citi, Po Box 6241, Sioux Falls, SD 57117-6241

13414037 +Wellsfargo, Supreme Re Serving, Urbandale, IA 50323

13414038 +Wfnnb/levin, Po Box 182789, Columbus, OH 43218-2789

13414039 +Wfnnb/ny&c, 220 W Schrock Rd, Westerville, OH 43081-2873

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

cr E-mail/Text: peritus@ebn.phinsolutions.com Apr 25 2017 02:06:12
Peritus Portfolio Services II, LLC assignee for NCE, P.O. Box 141419,
Irving, TX 75014-1419

cr E-mail/Text: bkdepartment@rtresolutions.com Apr 25 2017 02:05:00 Real Time Resolutions, Inc,
1349 Empire Central Dr., Ste#150, P.O. Box 36655, Dallas, TX 75247

13414015 +E-mail/Text: bk.notifications@jpmchase.com Apr 25 2017 02:03:48 Chase Auto,
2000 Marcus Avenue, New Hyde Park, NY 11042-1069

13414016 +E-mail/Text: hariasdiaz@creditmanagementcompany.com Apr 25 2017 02:05:24
Credit Management Co, 2121 Noblestown Rd, Pittsburgh, PA 15205-3956

13414018 +E-mail/PDF: gecsedirecoverycorp.com Apr 25 2017 02:00:29 Gecrib/best Buy, Po Box 981439,
El Paso, TX 79998-1439

13414019 +E-mail/PDF: gecsedirecoverycorp.com Apr 25 2017 02:00:29 Gecrib/home Dsgn Floori,
C/o Po Box 965036, Orlando, FL 32896-0001

13414020 +E-mail/PDF: gecsedirecoverycorp.com Apr 25 2017 02:00:29 Gecrib/jcp, Po Box 984100,
El Paso, TX 79998

13414021 +E-mail/PDF: gecsedirecoverycorp.com Apr 25 2017 02:00:29 Gecrib/paypal Extras Mc,
Po Box 965005, Orlando, FL 32896-5005

District/off: 0315-2

User: culy
Form ID: pdf900

Page 2 of 3
Total Noticed: 63

Date Rcvd: Apr 24, 2017

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

13414024 +E-mail/Text: bnckohlsnotices@becket-lee.com Apr 25 2017 02:03:33 Kohls/capone,
Po Box 3115, Milwaukee, WI 53201-3115
13414025 +E-mail/Text: bnc-bluestem@quantum3group.com Apr 25 2017 02:05:36 Metabnk/fhut,
6250 Ridgewood Roa, Saint Cloud, MN 56303-0820
13439870 +Fax: 407-737-5634 Apr 25 2017 02:48:52 Ocwen Loan Servicing, LLC,
Attn: Bankruptcy Department, 1661 Worthington RD., Suite 100,
West Palm Beach, FL 33409-6493
13609936 E-mail/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com Apr 25 2017 02:01:05
Portfolio Recovery Associates LLC, P.O. Box 41067, Norfolk, VA 23541
13462642 E-mail/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com Apr 25 2017 02:10:36
Portfolio Recovery Associates, LLC, PO Box 12914, Norfolk VA 23541
13624237 +E-mail/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com Apr 25 2017 02:10:37
PRA Receivables Management, LLC, POB 41067, Norfolk, VA 23541-1067
14106407 E-mail/Text: peritus@ebn.phinsolutions.com Apr 25 2017 02:06:12
Peritus Portfolio Services II, LLC, Assignee for NCEP, LLC, P.O. BOX 141419,
IRVING, TX 75014-1419
13451289 E-mail/Text: bkdepartment@rtresolutions.com Apr 25 2017 02:05:00
Real Time Resolutions, Inc., 1349 Empire Central Dr, Suite 150, P.O. Box 36655,
Dallas, Tx 75247
13510910 E-mail/Text: bkdepartment@rtresolutions.com Apr 25 2017 02:05:00
Real Time Resolutions, Inc., 1349 Empire Central Drive, Suite #150, PO Box 36655,
Dallas, Texas 75247-4029
13467846 E-mail/PDF: RACBANKRUPTCY@BBANDT.COM Apr 25 2017 01:59:56 Regional Acceptance Corporation,
PO Box 1847, Wilson, NC 27894-1847
13414030 +E-mail/PDF: RACBANKRUPTCY@BBANDT.COM Apr 25 2017 01:59:56 Regional Finance Corp,
550 Ohio Pike Unit F, Cincinnati, OH 45255-3472
13414031 +E-mail/PDF: pa_dc_claims@navient.com Apr 25 2017 01:59:44 Sallie Mae, Po Box 9500,
Wilkes Barre, PA 18773-9500
13515066 +E-mail/PDF: pa_dc_claims@navient.com Apr 25 2017 02:00:41 Sallie Mae, c/o Sallie Mae Inc.,
220 Lasley Ave, Wilkes-Barre, PA 18706-1496
13414032 +E-mail/PDF: pa_dc_claims@navient.com Apr 25 2017 02:00:42 Sallie Mae Servicing,
1002 Arthur Dr, Lynn Haven, FL 32444-1683

TOTAL: 22

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr JPMORGAN CHASE BANK, N.A.
cr LSF9 Master Participation Trust
cr Ocwen Loan Servicing, LLC
cr REAL TIME RESOLUTIONS, INC.Et Al...
cr South Fayette School District
cr* ++AMERICREDIT FINANCIAL SERVICES DBA GM FINANCIAL, PO BOX 183853, ARLINGTON TX 76096-3853
(address filed with court: AmeriCredit Financial Services, Inc., PO Box 183853,
Arlington, TX 76096)
cr* ECMC, P.O. Box 16408, St. Paul, MN 55116-0408
cr* +Ocwen Loan Servicing, LLC, Attn: Bankruptcy Department, 1661 Worthington Rd, Suite 100,
West Palm Beach,, FL 33409-6493
cr* +PRA Receivables Management, LLC, POB 41067, NORFOLK, VA 23541-1067
13414011 ###Cap One, Po Box 5253, Carol Stream, IL 60197-5253
13654245 ##+Nationstar Mortgage, LLC, 5920 Castleway West Drive, Indianapolis, IN 46250-1931
TOTALS: 5, * 4, ## 2

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices
will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The
debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner
shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social
Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required
by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Apr 26, 2017

Signature: /s/Joseph Speetjens

District/off: 0315-2

User: culy
Form ID: pdf900

Page 3 of 3
Total Noticed: 63

Date Rcvd: Apr 24, 2017

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on April 24, 2017 at the address(es) listed below:

Alan R. Patterson, III on behalf of Debtor Manson W. Seto apattersonlaw@gmail.com,
andrewmgross@aol.com;grossandpatterson@gmail.com;G2433@notify.cincompass.com
Alan R. Patterson, III on behalf of Joint Debtor Kristin K Seto apattersonlaw@gmail.com,
andrewmgross@aol.com;grossandpatterson@gmail.com;G2433@notify.cincompass.com
Alexandra Teresa Garcia on behalf of Creditor LSF9 Master Participation Trust
ecfmail@nwc-law.com
Andrew F Gornall on behalf of Creditor JPMORGAN CHASE BANK, N.A. agornall@goldbecklaw.com,
bkgroup@goldbecklaw.com;bkgroup@kmlawgroup.com
Andrew F Gornall on behalf of Creditor REAL TIME RESOLUTIONS, INC. Et Al...
agornall@goldbecklaw.com, bkgroup@goldbecklaw.com;bkgroup@kmlawgroup.com
Elizabeth Lamont Wassall on behalf of Creditor Ocwen Loan Servicing, LLC vbarber@udren.com
James Warmbrodt on behalf of Creditor JPMORGAN CHASE BANK, N.A. bkgroup@kmlawgroup.com
James A. Prostko on behalf of Creditor Nationstar Mortgage, LLC pawb@fedphe.com,
james.prostko@phelanhallinan.com
Jeffrey R. Hunt on behalf of Creditor South Fayette School District jhunt@grblaw.com,
cnoroski@grblaw.com
Karina Velter on behalf of Creditor LSF9 Master Participation Trust amps@manleydeas.com
Leslie J. Rase, Esq. on behalf of Creditor Nationstar Mortgage, LLC lrased@sterneisenberg.com,
ddelvechchio@sterneisenberg.com;dbogucki@sterneisenberg.com
Office of the United States Trustee ustpreion03.pi.ecf@usdoj.gov
Ronda J. Winnecour cmecf@chapter13trusteedpa.com
S. James Wallace on behalf of Creditor Equitable Gas Bankruptcy Department sjw@sjwpgh.com,
Equitablebankruptcy@peoples-gas.com;srk@sjwpgh.com
Sherri J. Braunstein on behalf of Creditor Ocwen Loan Servicing, LLC sbraunstein@udren.com,
vbarber@udren.com
Stuart P. Winneg on behalf of Creditor Ocwen Loan Servicing, LLC swinneg@udren.com,
cblack@udren.com

TOTAL: 16